

SEQ_NO	3.	Date of announcement	2005/01/20	Time of announcement	
Subject	Chinatrust Commercial Bank's acquisition of 10th issue of 2004 financial bond tranche 03 of Cathay United bank				
Date of events	2005/01/20	To which item it meets	article 2 paragraph 20		
Statement	<p>1. Name and nature of the subject matter (if preferred shares, the terms and conditions of issuance shall also be indicated, e.g. dividend yield): 10th issue of 2004 financial bond tranche 03 of Cathay United bank</p> <p>2. Date of occurrence of the event:2005/01/20</p> <p>3. Volume, unit price, and total monetary amount of the transaction: Volume:50 units; Unit price:NTD10,000,000; Total price:NTD504,636,212</p> <p>4. Counterpart to the trade and its relationship to the Company (if the trading counterpart is a natural person and furthermore is not an actual related party of the Company, the name of the trading counterpart is not required to be disclosed): FUBON JU-I FUND; Relationship: None</p> <p>5. Where the counterpart to the trade is an actual related party, a public announcement shall also be made of the reason for choosing the related party as trading counterpart and the identity of the previous owner (including its relationship with the company and the trading counterpart), price of transfer, and date of acquisition: N/A</p> <p>6. Where a person who owned the property within the past five years has been an actual related person of the company, a public announcement shall also include the dates and prices of acquisition and disposal by the related person and the person's relationship to the company at those times: N/A</p> <p>7. Matters related to the creditor's rights currently being disposed of (including types of collateral of the disposed creditor's rights; if the creditor's rights are creditor's rights toward a related person, the name of the related person and the book amount of the creditor's rights toward such related person currently being disposed of must also be announced): N/A</p> <p>8. Anticipated profit or loss from the disposal (not applicable in cases of acquisition of securities) (where originally deferred, the status or recognition shall be stated and explained): N/A</p> <p>9. Terms of delivery or payment (including payment period and monetary amount), restrictive covenants in the contract, and other important stipulations: payment check made on the</p>				

transaction day

10. The manner in which the current transaction was decided, the reference basis for the decision on price, and the decision-making department:

The manner in which the current transaction was decided: Quote,
the reference basis for the decision on price: Face Value of bond,
and the decision-making department: Board meeting

11. Current cumulative volume, amount, and shareholding percentage of holdings of the security being traded (including the current trade) and status of any restriction of rights (e.g. pledges):

N/A

12. Current ratio of long or short term securities investment (including the current trade) to the total assets and shareholder's equity as shown in the most recent financial statement and the operating capital as shown in the most recent financial statement:

ratio of long or short term securities investment to the total assets: 16.84%

ratio of long or short term securities investment to shareholder's equity: 229.08%

operating capital as shown in the most recent financial statement: NTD248,334,220,000

13. Broker and broker's fee: N/A

14. Concrete purpose or use of the acquisition or disposition: short and long term investment

15. Net worth per share of company underlying securities acquired or disposed of: N/A

16. Do the directors have any objection to the present transaction?: N/A

17. Has the CPA issued an opinion on the unreasonableness of the price of the current transaction?: N/A

18. Any other matters that need to be specified: N/A